

04-26-01

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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I hereby certify that this paper and the documents and/or fees referred to as attached therein are being deposited with the United States Postal Service on April 24, 2001 in an envelope as "Express Mail Post Office to Addressee" service under 37 CFR §1.10, Mailing Label Number EL580401193US, addressed to the Commissioner for Patents, Washington, DC 20231.

Attorney Docket No.: VISAP064/P11500

First Named Inventor: WELLER

Agnes Spence

11040 U.S. PTO
09/842313
04/24/01

UTILITY PATENT APPLICATION TRANSMITTAL (37 CFR. § 1.53(b))

(Regular application claiming priority of a provisional)

Commissioner for Patents
Box Patent Application
Washington, DC 20231

Sir: This is a request for filing a patent application under 37 CFR. § 1.53(b) in the name of inventors:
**KEVIN D. WELLER, STEPHEN W. RYAN, PETER R. HILL, THOMAS J. MANESSIS,
TONY D. LEWIS, BENEDICTO H. DOMINGUEZ, AND PETER BRAY**

For: ONLINE PAYER AUTHENTICATION SERVICE

Assigned to: Visa International Service Association

Priority of U.S. Provisional Application No. 60/199,727 filed on April 24, 2000 is claimed under 35 U.S.C. § 119(e).

Application Elements:

- ☒ **53** Pages of Specification, Claims and Abstract
- ☒ **16** Sheets of informal Drawings
- ☐ Combined Declaration and Power of Attorney
- ☐ Separate Declaration

Accompanying Application Parts:

- ☐ Do not publish this application. Nonpublication Request is attached.
- ☐ Assignment and Assignment Recordation Cover Sheet (recording fee of \$40.00 enclosed)
- ☐ 37 CFR 3.73(b) Statement by Assignee
- ☒ Information Disclosure Statement with Form PTO-1449
- ☒ Copies of IDS Citations
- ☐ Preliminary Amendment
- ☒ Return Receipt Postcard

Abstract

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